From Weeks to Minutes: Achieving Instant Loan Origination

Cloud-Native Loan Origination System in India

Prepared by **CredAcc**

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The TAT Crisis in Indian Lending

5-7 Days

Average SME loan approval time

40%+ Drop-off

Borrowers abandon applications due to long waits

30-40% Higher

Processing costs with manual checks

Time = Trust = Conversions - Competitors with faster TAT win customers

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The 5-Minute Promise

Cloud-Native LOS Delivers:

- Application-to-sanction in **5 minutes**
- 100% paperless journey
- Seamless India Stack integrations
- Scalable across all lending segments

> **Outcome:** Speed + Efficiency + Compliance

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Zero-Touch Automation Flow

01

Application Capture

Mobile-first interface with OCR for document processing

02

e-KYC Verification

Instant Aadhaar-based and Video-KYC verification

03

Credit Bureau Pulls

Real-time CIBIL, Experian, and Equifax data integration

04

AI Underwriting

Automated rule engines with AI-powered instant scoring

05

Digital Agreements

e-Sign and e-Mandate completion

Result: No human bottlenecks → approval time drops by 90%

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India Stack Advantage

DigiLocker

Instant document retrieval from government repositories

Aadhaar e-KYC

RBI-approved verification completed in seconds

Video-KYC

Remote customer onboarding without branch visits

UPI Integration

Simplified disbursals and repayment processing

GSTN & Bank APIs

Alternative data sources for enhanced risk modeling

Global Edge: India's digital ecosystem enables true real-time lending like nowhere else

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Before vs After: Transformation

Process Stage	Legacy Flow	Cloud-Native LOS
Onboarding	Branch visit, manual forms	Mobile-first digital
KYC	In-person, 1-2 days	Aadhaar/Video-KYC <10 min
Underwriting	Manual, 3-5 days	Automated + AI-driven
Agreement	Wet-signature, courier	e-Sign in <2 min
Disbursal	2-3 days bank processing	Instant UPI/IMPS
Total TAT	7 days	5 minutes

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ROI & Business Impact

7x

Faster Approvals

Dramatic reduction in processing time

50%

Lower Costs

Reduced operational expenses through automation

30%

Lower Losses

Better AI underwriting reduces credit risk

20%

Revenue Growth

Faster TAT drives higher conversion rates

Market Opportunity: Digital lending in India expected to reach **$350B by FY28**, growing at 40% CAGR

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RBI Compliance 2025

Key Fact Statement

All loan offers must include mandatory KFS documentation

Direct Flow Mandate

Disbursement/repayment directly between borrower and lender

Data Localization

Data processed outside India must be deleted within 24 hours

Borrower Protection

Credit limit changes only on borrower request with cooling-off periods

Compliance is built-in, not bolted-on

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CredAcc's Cloud-Native LOS

No-Code Workflows

Instantly adapt to regulatory changes

AI Underwriting

Smart risk assessment for faster approvals

Cloud Architecture

Scalable, secure, and cost-efficient infrastructure

API Integrations

Seamless connectivity with India Stack services

Real-Time Analytics

Risk, compliance, and performance insights

Built-in Compliance

Audit logs, disclosures, data localization

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Transform Lending

From Weeks to Minutes with CredAcc

Cut approval TAT by 90%

Achieve instant loan decisions

Lower costs and defaults

Reduce operational expenses and credit risk

Delight customers instantly

Superior borrower experience drives retention

Book Free Consultation | Learn More

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